## Models and Trends for Digital Identity



What do we mean by digital identification?



#### Evolving needs & capabilities



#### DIGITAL IDENTITY FOR ONLINE TRANSACTIONS

Enabling people, businesses, and governments to do trusted transactions online using officially-recognized digital IDs



#### ENHANCING FACE-TO-FACE SERVICE DELIVERY

Leveraging secure identity verification to enhance the effectiveness, efficiency, and accessibility of services



#### UNIVERSALLY ACCESSIBLE FOUNDATIONAL ID SYSTEMS

ID systems, population registries, and civil registries that are inclusive of all and serve as authoritative sources of core identity data

# Digital ID capabilities - a global snapshot





countries use a digital database







65%

countries with digital verification or authentication for inperson transactions









### Unpacking digital verification and authentication

#### Verification vs. authentication



Verifying certain attributes





Ensuring that a person is the "true" owner of an identity or credential



#### Types of credentials & authentication factors

- What you are (e.g., biometrics)
- What you have (e.g., a card, mobile phone app)
- What you know (e.g., PIN, password)



#### Access & use by service providers

- Public sector vs. private sector
- Number of service providers authorized to verify / authenticate
- Volume of transactions



#### Managing the data

- Locally vs. remotely stored
- Volume of data shared
- Logging & transparency

...and more....

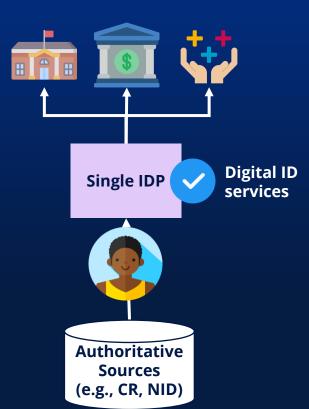
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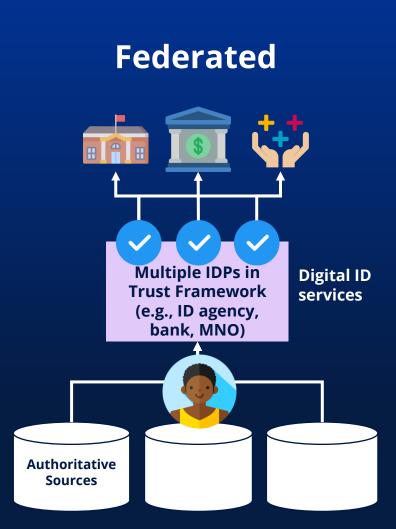
countries with digital identity solution for online transactions



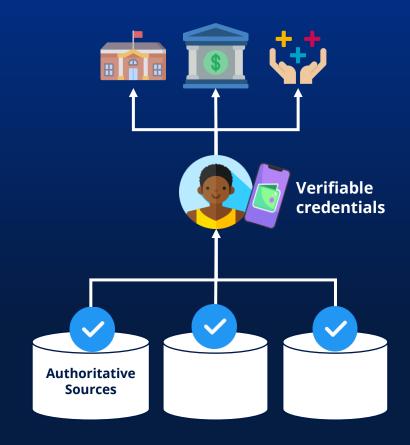
#### Different digital ID architectures

#### **Single Identity Provider (IDP)**





#### **Decentralized wallets**



#### Need to mitigate risks & harms



Digitalization should not become a source of **exclusion** – think engagement, choice, and grievance redress



Protect **data** and people's **privacy** through appropriate legal and institutional frameworks, privacy-enhancing technologies and security controls

#### Going forward...

- Continued innovation in authentication factors
- Greater contextualization and choice in authentication
- De-coupling of roles and functions along the identity lifecycle
- From identity 'as a bundle' to attributes leveraging different sources
- The individual at the center of data sharing



The DPI approach



#### Thank you!

For more, please visit our site: https://id4d.worldbank.org/

It's time for....





